Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main

Document Page 1 of 72

Fill in this information to identify your case:

Chapter you are filing under:	
Chapter 7 Chapter 11 Chapter 12 Chapter 12	Check if this is a amended filing
	Chapter 7 Chapter 11

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself					
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1. Your full name	Chanel First name	First name			
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Buschbacher	Middle name			
license or passport	Last name	Last name			
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)			
2. All other names you have used in the last 8 years	First name	First name			
Include your married or	Middle name	Middle name			
maiden names.	Last name	Last name			
	First name	First name			
	Middle name	Middle name			
	Last name	Last name			
3. Only the last 4 digits of your Social	XXX - XX9969	xxx - xx-			
Security number or	OR	OR			
federal Individual Taxpayer	9 xx - xx-	9 xx - xx-			
Identification number (ITIN)					

Chanel Case 16-26116 Doc 1 Filed 08k15k166er Entered 08k15k166/163k29:33 Desc Main Debtor 1 Document Document Page 2 of 72 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 321 North Airlite Street Apt A Number Street Number Street 60123 Elgin Illinois City State Zip Code City State Zip Code Kane County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Chanel Case 16-26116 Doc 1 Filed 086156166 Entered 08/15/166 163429:33 Desc Main Debtor 1 Document Document Page 3 of 72 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

Individuals to Pay Your Filing Fee in Installments (Official Form 103A).

I need to pay the fee in installments. If you choose this option, sign and attach the Application for

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in

	, ,	o3B) and file it with your petition.	oplication to Have the Chapter 7 Filing
Have you filed for bankruptcy within	✓ No.		
the last 8 years?	Yes. District	When	Case number
		MM / DD / YYY	<u> </u>
	District	When	Case number
		MM / DD / YYY	Υ
	District	When	Case number
		MM / DD / YYY	Y
10. Are any bankruptcy cases pending or	✓ No.		
being filed by a	Yes. Debtor		Relationship to you
spouse who is not	District	When	Case number, if known
filing this case with	District	MM / DD / YYY	
you, or by a	Debtor		Relationship to you
business partner, or	District	When	Case number, if known
by an affiliate?		MM / DD / YYY	
11. Do you rent your	No. Go to line 12.		

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

✓ No. Go to line 12.

this bankruptcy petition.

Page 4 of 72 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Filed 08/15/16/6ner Entered 08/15/16 /16/20:29:33 Desc Main

Chanel Case 16-26116

Debtor 1

Doc 1

Document of the Document of th

Page 5 of 72

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 2 (Spouse Only in a Joint Case):

About Debtor 1: You must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

00 m. 00 m. 19 m. 00 m.	
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

I am not required to receive a briefing about credit

counseling because of:

My physical disability causes me to be Disability. unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about cre	dit
 counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Document Page 6 of 72 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded □ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Chanel Buschbacher Signature of Debtor 2 Signature of Debtor 1 Executed on 8/15/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Filed 08 15 16 6 er Entered 08 15 16 16 18 29:33 Desc Main

Doc 1

Debtor 1

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08 15 16 or Entered 08 15 16 of 16 o

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

prrect.		·
/s/ Yisroel Moskovits Signature of Attorney for Debtor		Date 8/15/2016 MM / DD / YYYY
Yisroel Y Moskovits		
Printed name		
Semrad Law Firm		
Firm name		
10 N. Martingale Road		
Street		
Suite 400		
Schaumburg	Illinois	60173
City	State	Zip Code
Contact phone		Email address <u>imoskovits@semradlaw.co</u> n
		Illinois
Bar number		State

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main

Fill in this information to identify your case:					
Debtor 1	Chanel		Buschbacher		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	ng) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(0.0.0)		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct

nformation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended s your original forms, you must fill out a new Summary and check the box at the top of this page.	chedules a	ofter you file
Part 1: Summarize Your Assets		
	Your ass Value of v	sets what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B		\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	I	\$8,597.00
1c. Copy line 63, Total of all property on Schedule A/B		\$8,597.00
Part 2: Summarize Your Liabilities		
	Your liak Amount y	
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 		\$13,957.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F		\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	ı	\$38,529.00
Your total liabilities		\$52,486.00
Part 3: Summarize Your Income and Expenses		
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I		\$1,792.74
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J		\$1,790.00

Pa	t4: Answer These Questions for Administrative and Statistical Records		
6. /	Are you filing for bankruptcy under Chapters 7, 11, or 13?		
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court	with your other schedules.	
	✓ Yes.		
7. \	What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prim family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.		
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit	
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from C Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$2,936.84
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:		
	From Part 4 on Schedule E/F, copy the following:	Total claim	
	9a. Domestic support obligations (Copy line 6a.)	\$0.00	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)	\$20,700.00	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as	\$0.00	
	priority claims. (Copy line 6g.)		
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00	
	Og Total Add lines Og through Of	¢20.700.00	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

Other information you wish to add about this item, such as local

What is the property? Check all that appy. Street address, if available, or other description		anelCase 16-2611	L6 Doc 1 F	Filed 08/15/12/6ner Entered 08/15/12/6	(4k3;429: <u>33 Des</u>	sc Main
Number Street		ddress, if available, or oth	WI	hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secur Creditors Who Have Cl Current value of the	ed claims on <i>Schedule D:</i>
Who has an interest in the property? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 on				Investment property	interest (such as fee s	imple, tenancy by
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Describe Your Vehicles	J.,		wi	ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	ommunity property
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles are used. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles. No Yes 3.1 Make Hyundai Model: Accent Year: 2014 Debtor 1 only Debtor 2 only Debtor 2 only Current value of the entire property? Check one. Other information: Debtor 1 and Debtor 2 only Season. Check if this is community property (see instructions) Make Model: Year: Debtor 1 only Debtor 1 only Season. Check if this is community property (see instructions) Do not deduct secured claims or exemptions the amount of any secured by Proportion you own \$3813.00 Current value of the entire property? Check one. Salta On ont deduct secured claims or exemptions the amount of any secured by Proposition year. Approximate mileage: Debtor 1 only Current value of the	you have at	ttached for Part 1. Write	on you own for all o that number here	of your entries from Part 1, including any entries for		
3.1 Make Hyundai Accent Year: 2014 Debtor 1 only Other information: 3.2 Make Model: Year: Approximate mileage: Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 2 only Current value of the entire property? portion you own \$3813.00 Check if this is community property (see instructions) Who has an interest in the property? Check one. Do not deduct secured claims or exemptions the amount of any secured value of entire property? portion you own \$3813.00 Check if this is community property (see instructions) Who has an interest in the property? Check one. Do not deduct secured claims or exemptions the amount of any secured claims on Schedule. Creditors Who Have Claims Secured by Property (see instructions) Debtor 1 only Debtor 2 only Current value of the Current value of	Do you own, le you own that so 3. Cars, vans, to No	ease, or have legal or eomeone else drives. If you	quitable interest in a llease a vehicle, also re	eport it on Schedule G: Executory Contracts and Unexp		
instructions) 3.2 Make Model: Year: Approximate mileage: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Check one. Debtor 1 only Debtor 2 only Current value of the Current value of	3.1 Mał Moc Yea App	del: ır: oroximate mileage:	Accent	one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only ☑ At least one of the debtors and another	the amount of any securing Creditors Who Have Control Value of the entire property?	red claims on Schedule D: laims Secured by Property. Current value of the portion you own?
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Moo Yea App	del: nr: oroximate mileage:		instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secur Creditors Who Have Co Current value of the	red claims on Schedule D:

Debtor 1	Chanel Case 16-26116 Doc 1 First Name Middle Name	Filed 08615/166er Entered 08/15/16	6/14k3ki29: <u>33 Des</u>	c Main	
2.0		Document Page 12 of 72	De set de doct es comed el	aines an acceptations. Dut	
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure		
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only		, , ,	
	··	= '	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secure		
	Year: Approximate mileage:	Debtor 1 only	Creditors Wild Have Cia	ims Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another	·		
		Check if this is community property (see instructions)			
4.1		Who has an interest in the property? Check	Do not deduct secured of	•	
4.1	Make	• • •		ed claims or exemptions. Put ed claims on <i>Schedule D:</i>	
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
	Curor information.	At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property.	
			Creditors Who Have Cla		
	Year:	Debtor 1 only		ims Secured by Property.	
	Year: Approximate mileage:	Debtor 1 only Debtor 2 only	Current value of the	ims Secured by Property. Current value of the	
	Year: Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	ims Secured by Property. Current value of the	
	Year: Approximate mileage: Other information: If the dollar value of the portion you own for a	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property?	ims Secured by Property. Current value of the	

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08/15/16/6ner Entered 08/15/16/6/16/6/29:33 Desc Main

First Name Document Place 13 of 72

Describe Your Personal and Household Items

Do you own or	have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goo	ds and furnishings	
	ppliances, furniture, linens, china, kitchenware	
☐ No		
Yes. Describe	6 chair kitchen table, bed room set, sofa set, glass entertainment center, desk	\$500.00
	ons and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	_
No		
✓ Yes. Describe	HP laptop, 2 tv, ipad	\$750.00
	value es and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; coin, or baseball card collections; other collections, memorabilia, collectibles	
Yes. Describe		
Examples: Sports,	photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes aks; carpentry tools; musical instruments	
✓ No		
Yes. Describe		
_		
10. Firearms Examples: Pistols,	rifles, shotguns, ammunition, and related equipment	
Yes. Describe		T
100.200		
11. Clothes Examples: Everyda	ay clothes, furs, leather coats, designer wear, shoes, accessories	
✓ Yes. Describe	clothing	\$1750.00
		<u>, 13333</u>
12. Jewelry Examples: Everyda gold, si	y jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, lver	
✓ No		
Yes. Describe		
13. Non-farm anin		
Examples: Dogs, o	ais, viius, riulsēs	
✓ No		
Yes. Describe		
14. Any other pers	onal and household items you did not already list, including any health aids you did not list	
✓ No		_
Yes. Describe		
	value of all of your entries from Part 3, including any entries for pages you have attached at number here▶	\$3000.00

Debtor 1 Channel Case 16-26116 Doc 1 Filed 08/11-5/11-6 (1)-3-12-3-3 Desc Main

lame Middle Name Documen

✓ No

them

Yes. Give specific information about

Name of entity

Document Page 14 of 72

Describe Your Financial Assets Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: \$0.00 Chase 17.2. Checking account: 17.3. Savings account: Chase \$50.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

Official Form 106A/B Schedule A/B: Property page 5

% of ownership:

Deb	tor 1 Chanel C	<u>ase 16</u>	-26116	Doc 1	Filed 08/1		Entere		16 (1k3 k29: <u>3</u>	33 C	esc Main	
20.	Negotiable inst	ruments in	clude persona	al checks, cast	gotiable and no niers' checks, pro- nsfer to someone	n-negotia missory no	ible instrur	nents ney orders.				
	Yes. Give information them	•	Issuer name	y:								
21.	Examples: Inte	-		eogh, 401(k), 4	03(b), thrift savinç	gs account	s, or other p	ension or pro	fit-sharing plans			
	No ✓ Yes. List e	ach	Type of acco	ount:	Institution	n name:						
	account se	parately.	401(k) or sin	milar plan:	401K wit	h employer	•				\$859.00	
			Pension plar	n:								
			IRA:									
			Retirement a	account:								
			Keogh:									
			Additional ad	ccount:								
			Additional ad	ccount:								
22.		ll unused de eements w	eposits you ha	ave made so th	nat you may contir public utilities (ele Institution	ectric, gas,			ns			
	✓ Yes		Electric:									
			Gas:									
			Heating oil:									
			•	oosit on rental u	unit: denosit v	with landlor	rd				\$875.00	
			Prepaid rent		<u>аороск .</u>		<u> </u>					
			Telephone:									
			Water:									
			Rented furni	iture:								
			Other:									
23.	Annuities (A c	contract for	a periodic pa	yment of mone	y to you, either fo	r life or for	a number of	years)				
	✓ No ☐ Yes			and description								

Debt	tor 1 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Giver Entered 08 16 5 First Name Page 16 of 72	116 /112 12 13 14 14 15 15 15 15 15 15	Desc Main
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified s 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	tate tuition program.	
	No Institution name and description. Separately file the records of any interests.11 U.S.C. § 52	?1(c):	
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights exercisable for your benefit	or powers	
	✓ No ☐ Yes. Describe		
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No		
27.	Yes. Describe Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, profess	sional licenses	
	✓ No ☐ Yes. Describe		
Mor	ney or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you		·
	✓ No Yes. Give specific information about them, including whether	Federal:	\$0.00
	you already filed the returns and the tax years	State:	\$0.00
29.	Family support	Local:	\$0.00
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement,	property settlement	
	Yes. Give specific information	Alimony:	\$0.00
		Maintenance:	\$0.00
		Support:	\$0.00
		Divorce settlement:	\$0.00
		Property settlement:	\$0.00
30.	Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' Social Security benefits; unpaid loans you made to someone else	compensation,	
	✓ No		
	Yes. Describe		

Debt	or 1	Chanel Case 16 First Name	5-26116	Doc 1 Middle Name			er Entere Page 1		L6 @L3₩29: <u>33 [</u>	Des	c Main
31.		rests in insurance p mples: Health, disabi		ance; health					r's insurance		
		No Yes. Name the insura of each policy and lis			Company na	ame:			Beneficiary:		Surrender or refund value:
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trust				policy, or are o	currently entitle	d to receive		
33.	Exar ✓	ms against third pa mples: Accidents, em No Yes. Describe					ade a dema	nd for paymer	nt	_ 	
34.	Othe to se	er contingent and under the claims No Yes. Describe	unliquidated (claims of ev	ery nature	, including co	unterclaims	of the debtor	and rights]] -	
35.	✓	financial assets yo No Yes. Describe	u did not alrea	ady list							
36.		the dollar value of Part 4. Write that nu	-					-			\$1784.00
Part	5:	Describe Any B	usiness-Re	elated Pro	perty Yo	u Own or H	ave an Int	erest In. Lis	st any real estate	in P	art 1.
37.	Do y	ou own or have an	y legal or equ	itable intere	est in any b	ousiness-relate	d property?				
	✓	No. Go to Part 6. Yes. Go to line 38.								por Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	✓	ounts receivable or No Yes. Describe	commissions	s you alread	y earned						
	Exar	ce equipment, furn mples: Business-rela No Yes. Describe			odems, prir	nters, copiers, fa	x machines, ı	rugs, telephone	es, desks, chairs, electro	nic de	evices

Deb	otor 1 Chanel Case 16	<u>5-26116 D0C 1</u>		<u>r Entered</u> was entown	ber (itk of wid 9: <u>33 D</u>	<u>Jesc Main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you us	Documetht name se in business, and tools o	Page 18 of 72 f your trade		
	✓ No					
	Yes. Describe					
41.	Inventory					_
	✓ No					
	Yes. Describe					
42.	Interests in partnershi	ps or joint ventures				
	✓ No		Name of ontity		% of ownership:	
	Yes. Give specific information about them		Name of entity:		% of ownership.	_
12 (Customor lists, mailing	lists, or other compilatio	ne			
43. (nsis, or other compliatio	iio			
	No No No your lists in	aluda parsapally idantifiable	information (as defined in 1°	1115 (8 101/414))2		
	No	sidde personally identifiable	illionnation (as defined in 1	10.0.0. § 101(4174)):		
	Yes. Descr	ihe				
44.	Any business-related p	property you did not alrea	dy list			
	No					
	Yes. Give specific information					
	mornador					
						<u> </u>
	add the dollar value of al art 5. Write that number		t 5, including any entries t	or pages you have attacl	ned ▶	
Part		Farm- and Commerci	al Fishing-Related Pr Part 1.	operty You Own or I	lave an Interest In	1.
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or comme	ercial fishing-related prop	erty?	
	✓ No. Go to Part 7.					Current value of the
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish				
	✓ No					
	Yes. Describe] ———

Deb	tor 1 Chanel Case 16 First Name	-26116 Doc 1 Middle Name	Filed 08/15/126 Entered	<u>l</u> 0&415416/1k3v29: <u>33 Desc</u> of 72	: Main
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe			_	
49.	Farm and fishing equip	ment, implements, machi	nery, fixtures, and tools of trade		
	✓ No				
	Yes. Describe			_	
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe			_	
51.	Any farm- and commerc	cial fishing-related propert	y you did not already list		
	✓ No				
	Yes. Describe			_	
	L				
			6, including any entries for pages you		
Part	7: Describe All Pro	perty You Own or Ha	ve an Interest in That You Did	Not List Above	
53.		erty of any kind you did n	ot already list?		
	Examples: Season tickets,	, country club membership			
	Yes. Give specific information				
54. A	dd the dollar value of all	of your entries from Part 7	7. Write that number here	>	
Part	8: List the Totals o	f Each Part of this Fe	orm		
55. I	Part 1: Total real estate, li	ne 2		>	
56. j	oart 2 total vehicles, line	5	\$3813.00		
57. P	art 3: Total personal and	l household items, line 15	\$3000.00		
58. P	art 4: Total financial asse	ets, line 36	\$1784.00		
59. I	Part 5: Total business-rel	ated property, line 45	<u> </u>		
60. I	Part 6: Total farm- and fis	shing-related property, line	<u></u> e 52		
61. I	Part 7: Total other proper	ty not listed, line 54			
62.	Total personal property. A	Add lines 56 through 61	\$8597.00		+ \$8597.00
			45507.00	Copy personal property total ▶	. 45551.00
					\$8597.00
63. T	otal of all property on Sc	chedule A/B. Add line 55 + li	ne 62		

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: Chase $\overline{\mathbf{v}}$ I ine from 100% of fair market value, up to any Schedule A/B: 17 applicable statutory limit Brief 735 ILCS 5/12-1001(b) \$50.00 description: Chase \$50.00 Line from 100% of fair market value, up to any Schedule A/B: 17 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375?

No Yes

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Debtor 1 Channel Case 16-26116 Doc 1 Filed 08/15/16/her Entered 08/15/16/16/16/36/329:33 Desc Main
First Name Document Page 21 of 72

2: Addition	nal Page			
	ion of the property and line A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from	401K with employer	\$859.00	\$859.00	735 ILCS 5/12-704
Schedule A/B: Brief description:	deposit with landlord	\$875.00	applicable statutory limit	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit	
Brief description:	Hyundai , Accent , 2014	\$3,813.00	✓ \$0	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	clothing	\$1,750.00	\$1,750.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	HP laptop, 2 tv, ipad	\$750.00	\$750.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Briof	6 chair kitchen table, bed room set, sofa set,	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	glass entertainment center, desk		100% of fair market value, up to any applicable statutory limit	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Buschbacher Debtor 1 Chanel First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column B Column C Column A each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports portion this claim value of collateral. If any DT CREDIT \$13,957.00 \$7,626.00 \$6,331.00 Describe the property that secures the claim: Creditor's Name 4020 E INDIAN SCHOOL RD 059 Automobile As of the date you file, the claim is: Check all that apply. Contingent PHOENIX Arizona 85018 Unliquidated State 7IP Code Who owes the debt? Check one. Disputed Debtor 1 only Nature of lien. Check all that apply. Debtor 2 only An agreement you made (such as mortgage or Debtor 1 and Debtor 2 only secured car loan) At least one of the debtors and Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Check if this claim relates to a community debt Date debt was incurred 3/1/2016 Other (including a right to offset)

here:

9101

\$13,957.00

Last 4 digits of account

Add the dollar value of your entries in Column A on this page. Write that number

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Filed 08k15h126ner Entered 08k15h16 12k3v29:33 Desc Main Doc 1 Chanel Case 16-26116 Debtor 1 Documernt Page 24 of 72 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Advocate Sherman Hospital \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 35134 Eagle Way When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois Chicago 60678 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ medical Is the claim subject to offset? **✓** No Yes ATG CREDIT \$590.00 Last 4 digits of account number Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 When was the debt incurred? 2/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60622 Unliquidated Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT **V** Is the claim subject to offset? **✓** No Other. Specify DATA Yes **ATI Physical Therapy** \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 371863 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Pittsburgh 15250 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

you did not report as priority claims

Other. Specify_

Debts to pension or profit-sharing plans, and other similar debts

medical

Chanel Case 16-26116 Doc 1 Filed 08k15k166er Entered 08k15k166/163k29:33 Desc Main Debtor 1

Page 25 of 72

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.4 CNAC-IL125 \$8,211.00 Last 4 digits of account number Nonpriority Creditor's Name 12802 Hamilton Crossing Blvd When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Indiana Carmel Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify 42 Automobile Is the claim subject to offset? **✓** No Yes **DIVERSIFIED** \$921.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 1391 11/1/2014 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Southgate Michigan 48195 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: 11 SPRINT **V** No Yes **Dupage County Clerk** \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 421 N County Farm Rd, When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60187 Wheaton Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify traffic violation Is the claim subject to offset?

✓ No Yes

Chanel Case 16-26116 Doc 1 Filed 08k15k166er Entered 08k15k166/163k29:33 Desc Main Debtor 1

Page 26 of 72 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 ENHANCED RECOVERY CO L \$784.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 6/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt **✓** 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify CRÉDITOR: ĂT T **✓** No Yes Golden Green Services, LLC \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 255 E Dania Beach Blvd Ste 222 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33004 Florida Dania Beach City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify payday loan Is the claim subject to offset? **✓** No Yes Kane County Circuit Clerk \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 540 South Randall Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60174 Saint Charles Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

you did not report as priority claims

Other, Specify

Debts to pension or profit-sharing plans, and other similar debts 2014 TR 055194 traffic violation

Filed 08/15/126ner Entered 08/15/16 123/29:33 Desc Main Docume ମଧ୍ୟ Page 27 of 72 Debtor 1 Chanel Case 16-26116 Doc 1
First Name Middle Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page 1	ıge
---	-----

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	MBB Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	Last 4 digits of account number 1806 When was the debt incurred? 10/1/2013	\$379.00
	Number Street PARK RIDGE Illinois 60068	As of the date you file, the claim is: Check all that apply. Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Debts to pension or profit-sharing plans, and other similar debts On Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
4.11	MBB Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	Last 4 digits of account number 9697 When was the debt incurred? 8/1/2015	\$360.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	PARK RIDGE Illinois 60068 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt Is the claim subject to offset? No	Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
4.12	Midwest Bone & Joint Institute Nonpriority Creditor's Name	- Last 4 digits of account number	\$375.00
	2350 Royal blvd Suite 200 Number Street	When was the debt incurred?	
	Elgin Illinois 60123 City State Zip Code	Contingent Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? ✓ No ✓ Yes	✓ Other. Specify medical	

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chare Entered 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 15 16 Chanel Case 16-26116 Doc 1 Filed 08 16 Chanel Debtor 1 Chanel Case 16-26116 Doc 1
First Name Middle Name

	After listing any entries on this page, number them beginning w	with 4.5 followed by 4.6, and so forth	Total claim
4.40		vitil 4.5, followed by 4.0, and so forth.	
4.13	NORTHWEST COLLECTORS Nonpriority Creditor's Name	Last 4 digits of account number 8979	\$296.00
	3601 ALGONQUIN RD STE 23	When was the debt incurred? 3/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ROLLING Illinois 60008	Unliquidated	
	MEADOWS City State Zip Code		
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	✓ No	Other. Specify DATA	
	Yes		
4 4 4	NORTHWEST COLLECTORS		#02.00
4.14	Nonpriority Creditor's Name	Last 4 digits of account number 2566	\$93.00
	3601 ALGÓNQUIN RD STE 23	When was the debt incurred? 8/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ROLLING Illinois 60008	Unliquidated	
	MEADOWS City State Zip Code		
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt		
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	▼ No	Other. Specify DATA	
	Yes		
115	Payday Loan Store		¢4 220 00
4.15	Nonpriority Creditor's Name	Last 4 digits of account number	\$1,220.00
	801 N. Pulaski Rd.	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60651	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	님	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify payday loan	
	✓ No		
	l Yes		

Potent Changle 250 16-26116 Doc 1 Filed 08415/460; Entered 08/45/46/42:20:33 Desc Main

Part 2:	First Name Middle Name Docume					
	After listing any entries on this page, number them beginning	•	Total claim			
4.16	PLS Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00			
	800 Jorie Blvd 2nd Floor Number Street	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Oak Brook Illinois 60523	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	✓ Other. Specify payday loan				
	Is the claim subject to offset? No Yes					
4.17	PORTFOLIO RECOVERY ASS	Last 4 digits of account number 3245	\$556.00			
	Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1	When was the debt incurred? 12/1/2014				
	Number Street					
		As of the date you file, the claim is: Check all that apply. Contingent				
	NORFOLK Virginia 23502					
	City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed Type of NONDRIGHTY unaccurred claims				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify 001 UnknownLoanType				
	✓ No					
	Yes					
4.18	SOUTHWEST CREDIT SYSTE Nonpriority Creditor's Name	Last 4 digits of account number6032	\$300.00			
	5910 W PLANO PKWY STE 10	When was the debt incurred? 5/1/2016				
	Number Street	As of the date you file the claim is: Check all that apply				
		As of the date you file, the claim is: Check all that apply. Contingent				
	PLANO Texas 75093 City State Zip Code	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				

✓ No Yes

Is the claim subject to offset?

Check if this claim relates to a community debt

Debts to pension or profit-sharing plans, and other similar debts

001 Collection; Collecting for ORIGINAL
Other. Specify CREDITOR: COMCAST

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08 15 16 for Entered 08 15 16 6 6 20 29:33 Desc Main
First Name Middle Name Docume 11 Page 30 of 72

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

rait 2.	Tour NONF MONTH Office Carea Claims - Continuat	ion i ago	
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim
4.19	STANISCCONTR	Last 4 digits of account number 87N1	\$371.00
	Nonpriority Creditor's Name 914 14TH ST POB 480	When was the debt incurred? 7/1/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MODESTO California 95353	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	H	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	No	Other. Specify CREDITOR: MEDICAL	
	Yes		
4.20	STANISCCONTR		¢490.00
4.20	Nonpriority Creditor's Name	Last 4 digits of account number09N1	\$180.00
	914 14TH ST POB 480 Number Street	When was the debt incurred?5/1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	MODERATO OFFICE OFFICE	Contingent	
	MODESTO California 95353 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	<u>✓</u> No	Other. Specify CREDITOR: MEDICAL	
	Yes		
4.21	STANISCCONTR Name in the Condition of the Indiana	Last 4 digits of account number 08N1	\$169.00
	Nonpriority Creditor's Name 914 14TH ST POB 480	When was the debt incurred? 3/1/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	MODESTO California 95353		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. ✓ Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify CREDITOR: MEDICAL	
	Yes		

Chanel Case 16-26116 Doc 1 Filed 08k15k166er Entered 08k15k166/163k29:33 Desc Main Debtor 1

Documethe ne

Page 31 of 72 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 **STANISCCONTR** \$138.00 Last 4 digits of account number 95N1 Nonpriority Creditor's Name 914 14TH ST POB 480 When was the debt incurred? 2/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MODESTO** California 95353 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Is the claim subject to offset? **✓** Other. Specify **✓** No Yes US DEP ED \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 5609 8/1/2012 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 75403 **GREENVILLE** Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No ☐ Yes US DEPT OF ED/GLELSI 4.24 \$20,700.00 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 9/1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only

✓ No Yes

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

✓ Student loans

Other. Specify

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08/15/16/her Entered 08/15/16/his /123/29:33 Desc Main

First Name Document Page 32 of 72

Your NONPRIORITY Unsecured Claims - Continuation Page

Your NONPRIORITY Unsecured Claims - Continuation Page

The state of the state

Part 2	YOUR NUMPRIORIT	Y Unsecured (Jiaims - Continua	tion Page		
	After listing any entries	on this page, num	ber them beginning v	vith 4.5, followed by 4.6, and so	forth.	Total claim
4.25	WORLD FIN Nonpriority Creditor's Nar 4108 COVINGTON HWY Number Street			Last 4 digits of account number was the debt incurred? As of the date you file, the cla	\$286.00	
	Decatur City Who incurred the debt' Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim r Is the claim subject to co	2 only otors and another relates to a commi	30302 Zip Code unity debt	that you did not report as pri Debts to pension or profit-sl	separation agreement or divorce	
	Yes					

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08/15/16/6ner Entered 08/15/16/6/16/6/29:33 Desc Main

First Name Document Page 33 of 72

Part 4: Add the Amounts for Each Type of Unsecured Claim

		nts of certain types of unsecured claims. This information is for each type of unsecured claim.	sta	ntistical reporting purposes only	y. 28 U.S.C. §159.
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00	
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$20,700.00	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$17,829.00	
	6j.	Total. Add lines 6f through 6i.	6j.	\$38,529.00	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main

Fill in this inform	ation to identify your case	:	
Debtor 1	Chanel		Buschbacher
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(State)

Official Form 106G

Check if this is an
amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compan	y with whom you have the	e contract or lease	State what the contract or lease is for
2.1	Public Storage Name 701 Western Ave			Storage Lease, Debtor is Lessee, storage unit lease
	Number	Street		
	Glendale	California	91201	
	City	State	Zip Code	
2.2	Lieinen, Karen			Residential Lease,
	Name			Debtor is Lessee, apartment lease
	32 North Arlite Apt A			
	Number	Street		
	Elgin	Illinois	60123	
	City	State	Zip Code	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) □ No Yes Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? _____Fill in the name and current address of that person. Yes. In which community state or territory did you live? ____ Name of your spouse, former spouse, or legal equivalent Number Street Citv State Zip Code In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Clumn 2: The creditor to whom you owe the debt

Brown, Sequioa
Name

32 North Arlite Apt A

Number Street

Elgin Illinois 60123

City State Check all schedules that apply:

Check all schedules that apply:

Schedule D, line 2.1

Schedule E/F, line Schedule G, line

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation collector information about additional employers. GC Services LP Employer's name Include part time, seasonal, **Employer's address** 6330 Gulfton Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. 77081 Houston Texas Zip Code Zip Code City State 2 years 4 months How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$2,419.71	
3.	+ \$0.00	
4.	\$2,419.71	

Filed 08x15x166 = Entered 08x15x16 13:29:33 Debtor 1 Chanel Case 16-26116 Doc 1 Documentame Page 37 of 72 For Debtor 2 or For Debtor 1 non-filing spouse \$2,419.71 Copy line 4 here 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$408.09 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans \$0.00 5d. 5e. \$218.88 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$626.97 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,792.74 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 8c settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 Specify: 8g. 8a. Pension or retirement income \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,792.74 \$1,792.74 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,792.74 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Buschbacher Chanel First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age 3. Do your expenses include **✓** No expenses of people other ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$475.00 any rent for the ground or lot. 4. 4. If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4b.

4c.

4d

\$0.00

\$0.00

Debtor 1 Chanel Case 16-26116 Doc 1 Filed 08 1/15 1/16 for Entered 08 1/15 1/16 for 1/16 for

Document Page 39 of 72 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$50.00 6a. 6b. Water, sewer, garbage collection \$40.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$175.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$200.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$70.00 9. 10. Personal care products and services \$50.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$75.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$98.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$380.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1 Channel Case 16-26116 Doc 1 Filed 08/15/16/Ger Entered 08/41/5/16/6/er Entered Documentum Page 40 of 72	Desc Main
21. Other. Specify: Storage unit lease	1 \$77.00
22. Calculate your monthly expenses.	\$1,790.00
22a. Add lines 4 through 21.	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$1,790.00
22c. Add line 22a and 22b. The result is your monthly expenses.	2.
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	a \$1,792.74
23b. Copy your monthly expenses from line 22 above.	b \$1,790.00
23c. Subtract your monthly expenses from your monthly income.	\$2.74
The result is your monthly net income.	c
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your	
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
☐ No	
✓ Yes	
Explain here:	
Debtor and roommate go half on household expenses and rent	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

Signature of Debtor 2

MM/DD/YYYY

that they are true and correct.

/s/ Chanel Buschbacher

MM/DD/YYYY

Signature of Debtor 1

Date 8/15/2016

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Fill in this information to identify your case: Debtor 1 Chanel Buschbacher First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? **✓** No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 1 lived** Debtor 1: Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 From ____ Number Street Number Street City City State Zip Code State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To City State Zip Code City State Zip Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

N P

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Filed 08/15/16/her Entered 08/15/16/123:29:33 Desc Main Document Page 43 of 72 Debtor 1 Chanel Case 16-26116
First Name Doc 1

Part 2	Explain	the	Sources	٥f	Your	Income
rait Z.	LAPIAIII	HILE	Jources	O1	IUUI	IIICOIIIC

	Did you have any income from employme Fill in the total amount of income you received activities. If you are filing a joint case and you No Yes. Fill in the details.	d from all jobs and all business	es, including part-time		s?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$21634.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$32323.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$24700.00	Wages, commissions, bonuses, tips Operating a business	
 	Did you receive any other income during the notice income regardless of whether that incomendation penefit payments; pensions; rental income; into and you have income that you received together. List each source and the gross income from each of the proof of the pr	ome is taxable. Examples of otherest; dividends; money collecter, list it only once under Debtor	ner income are alimony; child sed from lawsuits; royalties; an 1.	d gambling and lottery winning	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31,				
	For the calendar year before that: (January 1 to December 31,				

Filed 08k15k166er Entered 08k15k16 (143k29:33 Desc Main Documernte Page 44 of 72 Debtor 1 Chanel Case 16-26116 Doc 1 First Name Middle Name

Pa	art 3: List Certain Payments You Made B	efore You Filed for E	Bankruptcy		
6.	Are either Debtor 1's or Debtor 2's debts primar	ily consumer debts?			
	No. Neither Debtor 1 nor Debtor 2 has prin for a personal, family, or household purpos	•	onsumer debts are defined i	n 11 U.S.C. § 101(8) as "incurr	ed by an individual primarily
	During the 90 days before you filed for ban	kruptcy, did you pay any cre	ditor a total of \$6,425* or mo	re?	
	No. Go to line 7.				
	Yes. List below each creditor to whor total amount you paid that credi child support and alimony. Also,	itor. Do not include paymen	ts for domestic support obliga	ations, such as	
	* Subject to adjustment on 4/01/19 and eve	ery 3 years after that for case	es filed on or after the date of	adjustment.	
	Yes. Debtor 1 or Debtor 2 or both have prin	narily consumer debts.			
	During the 90 days before you filed for ban	kruptcy, did you pay any cre	ditor a total of \$600 or more?		
	No. Go to line 7.				
	Yes. List below each creditor to whor that creditor. Do not include paralimony. Also, do not include paralimony.	yments for domestic suppor	t obligations, such as child s		
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Creditor's Name Number Street City State Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors Other
					Mortgage
	Creditor's Name				Car
	Number Street				Credit card
					Loan repayment Suppliers or
	City State Zip Code				vendors
					Other
	Creditor's Name				☐ Mortgage ☐ Car
	Number Street				Credit card
					Loan repayment
	City State Zip Code				Suppliers or vendors
	J., J.a.o 2p 3000				Other

Filed 08/145/1466 Entered 08/145/146/143/29:33 Desc Main Chanel Case 16-26116 Doc 1 Debtor 1 Page 45 of 72 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

Filed 08#15/166 Entered 08/15/16 (163:29:33 Desc Main

sputes.	were you a party in any lawsues, small claims actions, divorce				
No Yes. Fill in the details.					
	Nature of the case	Court or age	ency		Status of the case
Case title CNAC DUNDEE INC v Chanel Buschbacher	judgment	Kane County Court Name		rt	Pending On appeal Concluded
Case number 14SC4270		Number Stree			Concluded
Occas title		City	State	Zip Code	
Case title		Court Name			Pending On appeal
Case number		Number Stree	et		Concluded
		City	State	Zip Code	
No. Go to line 11.			, oou, garrio	nea, attachea, s	seized, or levied?
✓ No. Go to line 11. Yes. Fill in the information below.	Describe the pro	perty	, soo a, gairiio	Date	Value of the
	Describe the pro	perty	, sou, gairile		
					Value of the
Yes. Fill in the information below. Creditor's Name	Describe the pro		, oct, ga		Value of the
Yes. Fill in the information below.	Explain what hap	pened			Value of the
Yes. Fill in the information below. Creditor's Name	Explain what hap	pened repossessed.			Value of the
Yes. Fill in the information below. Creditor's Name	Explain what hap	pened repossessed. foreclosed.			Value of the
Yes. Fill in the information below. Creditor's Name	Explain what hap Property was Property was Property was	pened repossessed. foreclosed.			Value of the
Yes. Fill in the information below. Creditor's Name Number Street	Explain what hap Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or le			Value of the
Yes. Fill in the information below. Creditor's Name Number Street	Explain what hap Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or le		Date	Value of the property Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Zip Co	Explain what hap Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or ke		Date	Value of the property Value of the

City

State

Zip Code

Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1		e <u>d 08/15/166er Entered</u> 08/15/16 /163/29 ocumente Page 47 of 72	9: <u>33 Desc</u>	<u>Main</u>
11.		nin 90 days before you filed for bankruptcy, did any ounts or refuse to make a payment because you ow	creditor, including a bank or financial institution, set	off any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	of your property in the possession of an assignee for t	he benefit of credi	tors, a court-appointed
	✓	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you	u give any gifts with a total value of more than \$600 pe	r person?	
	✓	No			
		Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		First Name Middle Name	Document Page 48 of 72		
14.	With	nin 2 years before you filed for bankruptcy, did y	ou give any gifts or contributions with a total value of m	ore than \$600 to	any charity?
	V	No			
	Ħ	Yes. Fill in the details for each gift or contribution.			
	ш	Gifts with a total value of more than \$600	Describe the rifts	Detection	Value
		per person	Describe the gifts	Dates you gave the gifts	Value
			_		
		Charity's Name	_		
		Number Street	-		
			_		
Dow's	٠. ا	·			
Part (o: I	List Certain Losses			
	✓	bling? No Yes. Fill in the details. Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	loss	lost
Part 7	■.	List Certain Payments or Transfers			
		No Yes. Fill in the details.	Description and value of any property transferred	Date	Amount of payment
			, ,,,,,	payment or transfer was made	
		Moskovits, Yisroel Y	Attorney's Fee - 0.00	8/15/2016	\$0.00
		Person Who Was Paid	- ,		·
		Number Street	-		
			-		
		City State Zip Code	_		
		Email or website address	_		
		Person Who Made the Payment, if Not You			
		Person Who Was Paid	-		
		Person Who Was Paid Number Street	-		
		Number Street	- - -		
		Number Street City State Zip Code	- - - -		
		Number Street	- - - -		

Debtor 1 Channel Case 16-26116 Doc 1 Filed 08 15 16 Ger Entered 08 15 16 (16-3) Desc Main

Deb	tor 1	Chanel Case 16-26116 First Name		<u>d 08ମ୍ଭୟିତିକ Entered</u> 08/ସ ocum e nt ^e Page 49 of 72	r5/116 (11/3;29	9: <u>33 Desc</u>	Main	
17.	you o	nin 1 year before you filed for ba deal with your creditors or to ma ot include any payment or transfer to No	ake payments to you		or transfer any	property to anyon	ne who	promised to help
		Yes. Fill in the details.						
				Description and value of any property	y transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
	Inclutrans	nary course of your business or de both outright transfers and trans fers that you have already listed on No Yes. Fill in the details.	sfers made as securit	y (such as the granting of a security intere Description and value of any		n your property). Do		ude gifts and Date transfer
				property transferred	received or of exchange		erit3	was made
		Person Who Received Transfer						
		Number Street						
		City State Person's relationship to you	Zip Code					
		Person Who Received Transfer						
		Number Street						
		City State Person's relationship to you	Zip Code					
19.		nin 10 years before you filed for se are often called asset-protection		transfer any property to a self-settled t	rust or similar o	device of which yo	u are a	beneficiary?
	✓	No Yes. Fill in the details.						
				Description and value of the proper	ty transferred			Date transfer was made
		Name of trust						
								

Debtor 1 Chanel Case 16-26116
First Name Doc 1

Filed 08ୋୟୋଣରେ Entered 08ୋୟୋର ଲିଆରେ 29:33 Desc Main Docume Page 50 of 72 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tr	ansferred?	ıs, money ma	rket, or other fina	ancial accounts			ld in your name, or for y		
	V	No								
	Ш	Yes. Fill in the deta	ils.							
					Last 4 d number	igits of accour	nt Type o instru	of account or ment	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was F	Paid		_ XXXX-			necking avings		
		Number Street			_		Md	oney market okerage		
					_		Ot	ther		
		City	State	Zip Code						
		Person Who Was F	Paid		_ XXXX-			necking avings		
		Number Street						oney market okerage		
							Ot	ther		
		City	State	Zip Code	_					
		nables? No Yes. Fill in the deta	ils.		Who else	had access to	it?	Describe the conte	nts	Do you still have it?
		Name of Financial	I Institution		Name					☐ No
		Number Street			Number	Street				Yes
					City	State	Zip Code			
		City	State	Zip Code						
22.	Hav	e you stored prope	erty in a stor	age unit or plac	ce other than	your home witl	nin 1 year befor	e you filed for bankrupt	tcy?	
		No Yes. Fill in the deta	ils.							
					Who else	had access to	it?	Describe the conte	nts	Do you still have it?
		Public Storage			Sequioa Br	own		furniture, some elec	etronics and	□No
		Name of Storage	Facility		Name	dita Ant A		clothing		= -
		701 Western Ave Number Street			32 North Au Number Elgin	Street Illinois	60123			✓ Yes
				-	City	State	Zip Code			
		Glendale City	California State	91201 Zin Code	•		,			

Debtor	1 Chanel Case 16-26116 Doc 1 First Name Middle Name	Filed 0841546 Entered 0841 Document Page 51 of 72		<u>n</u>
Part 9:	Identify Property You Hold or Contro	ol for Someone Else		
23. Do	you hold or control any property that someor	ne else owns? Include any property you borro	owed from, are storing for, or hold in tru	st for someone.
~	No			
L	Yes. Fill in the details.	Where is the property?	Describe the contents	Value
		Where is the property:	Describe the contents	value
	Owner's Name	Number Street		
	Number Street			
		City State Zip Code		
	City State Zip Code			
Part 10	Give Details About Environmental I	nformation		
For the	purpose of Part 10, the following definitions apply:			
-	Environmental law means any federal, state, or loc	al statute or regulation concerning pollution, conta	mination, releases of	
	hazardous or toxic substances, wastes, or material including statutes or regulations controlling the clea	into the air, land, soil, surface water, groundwater,		
			cours aparata or utiliza it	
	Site means any location, facility, or property as defir or used to own, operate, or utilize it, including disp	•	own, operate, or utilize it	
•	Hazardous material means anything an environmer	ntal law defines as a hazardous waste, hazardous s	substance,	
	toxic substance, hazardous material, pollutant, con	taminant, or similar term.		
Report	all notices, releases, and proceedings that you know	w about, regardless of when they occurred.		
24 H:	as any governmental unit notified you that you	may be liable or notentially liable under or in	violation of an environmental law?	
Z-7. 110	•	may be hable of potentially hable under of in	violation of an environmental law:	
ľ	No Yes. Fill in the details.			
	•	Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			
25. Ha	ave you notified any governmental unit of any i	release of hazardous material?		
	•	olouse of Muzul doub material.		
ř	No Yes. Fill in the details.			
_	•	Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			

Debtor 1	Chanel Case 16-2 First Name	26116	Filed 08/15/126 Entered 08/ Document Page 52 of 7	115/116/116/1163/229: <u>33 Desc Mai</u> 2	<u>n</u>
26. Ha	ve you been a party in a	any judicial or administra	ative proceeding under any environmental	law? Include settlements and orders.	
✓	No Yes. Fill in the details.				
_			Court or agency	Nature of the case	Status of the case
	Case title				Pending
			Court Name		On appeal
	Case number		Number Street		Concluded
	_		City State Zip Code		
Part 11:	Give Details Abou	ut Your Business or	Connections to Any Business		
27. Wi	A sole proprietor of A member of a limi A partner in a partr An officer, director, An owner of at least No. None of the above at Yes. Check all that apply Business Name Number Street	r self-employed in a trade, ited liability company (LLC) nership, or managing executive of st 5% of the voting or equity	y securities of a corporation	Employer Identification nu include Social Security num EIN: Dates business existed FromTo	mber Do not
	Business Name		_	EIN:	
	Number Street			Dates business existed	
	Number Street		Name of accountant or bookkeepe		
	City S	State Zip Code		FromTo	
			Describe the nature of the busines	include Social Security num	
	Business Name		_	EIN:	
	Number Street		Name of accountant or bookkeepe	Dates business existed	
	City S	State Zip Code		FromTo	

		<u>d 08/15/146er Entered </u> 08/16/16/143/29: <u>33 Desc Main</u> ocum e nte Page 53 of 72	
		give a financial statement to anyone about your business? Include all financial institutions,	
✓	No Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Zip Code		
Part 12:	Sign Below		
and	correct. I understand that making a false statement,	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	/s/ Chanel Buschbacher	×	
	/s/ Chanel Buschbacher Signature of Debtor 1	Signature of Debtor 2	
	/s/ Chanel Buschbacher		
_	Signature of Debtor 1 Date 8/15/2016	Signature of Debtor 2	
✓	Signature of Debtor 1 Date 8/15/2016 you attach additional pages to Your Statement of Fin	Signature of Debtor 2 Date nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
✓	Signature of Debtor 1 Date 8/15/2016 you attach additional pages to Your Statement of Fit No Yes	Signature of Debtor 2 Date nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main

Fill in this infor	mation to identify your case	e:	
Debtor 1	Chanel		Buschbacher
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filin	g) First Name	Middle Name	Last Name
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(Giale)

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Wholeow.	no Have Claims Secured by Property (Official Form	106D), fill in the information
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: DT CREDIT Description of property securing debt: 059 Automobile	Surrender the property. Retain the property and redeem it. ✓ Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. ✓ Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.

Debtor	Case 16-26116	Doc 1	Filed 08/15/16	Entered 08/15/16 Lege 55 of 75 Lege 55 of 75 Lege 55 of 75 Lege 15/10/10/10/10/10/10/10/10/10/10/10/10/10/	13:29:33	Desc Main
1	First Name	Middle Nar	me Documčňť Nan Last Nan	Page 55 of 72		
	List Your Unexpired Pers					
informa	unexpired personal property lotion below. Do not list real estated personal property lease if the	te leases. Une	xpired leases are leases	that are still in effect; the lea		icial Form 106G), fill in the ot yet ended. You may assume an
Des	cribe your unexpired personal	property lease	s		Will the lea	se be assumed?
Less	sor's name: Public Storage				☐ No ✓ Yes	
	cription of leased perty: storage unit lease					
Less	sor's name:				No Yes	
	cription of leased erty:					
Less	sor's name:				No Yes	
	cription of leased erty:					
Less	sor's name:				No Yes	
	cription of leased perty:					
Less	sor's name:				No Yes	
	cription of leased erty:					
Less	sor's name:				☐ No ☐ Yes	
	cription of leased erty:					
Less	sor's name:				No Yes	
	cription of leased erty:					
Part 3:	Sign Below					
Unde	er penalty of perjury, I declare t	hat I have indi	cated my intention about	any property of my estate the	nat secures a de	bt and any personal property

that is subject to an unexpired lease.

🗶 /s/ Chanel Buschbacher	*
Signature of Debtor 1	Signature of Debtor 1
Date 8/15/2016	Date
MM/DD/YYYY	MM/DD/YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

Case 16-26116 Doc 1 Filed 08/15/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 08/15/16 13:29:33 Desc Main Page 57 of 72

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B 203 (12/94)

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Document Page 60 of 72 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Chanel Buschbach	er	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE O	F COMPENSATION	OF ATTORNEY FO	R DEBTOR
1.	compensation paid to me within	one year before the filing of the p	tify that I am the attorney for the appetition in bankruptcy, or agreed that in the lation of or in connection with the	to be paid to me, for services
	For legal services, I have agree	d to accept		\$1,425.0
	Prior to the filing of this statement	nt I have received		\$0.0
	Balance Due			\$1,425.0
2.	The source of the compensation	paid to me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation	paid to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share to members and associates or		n with any other person unless th	ey are
		ny law firm. A copy of the agreer	th a other person or persons who ment, together with a list of the n	
5.		-	gal service for all aspects of the badvice to the debtor in determinin	· · ·
	b. Preparation and filing of	any petition, schedules, statemer	nts of affairs and plan which may	be required;
	c. Representation of the de	otor at the meeting of creditors ar	nd confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the de	otor in adversary proceedings an	nd other contested bankruptcy ma	tters;
6.	By agreement with the debtor(s)	, the above-disclosed fee does n	ot include the following services:	
		CERTIFICA	TION	
	certify that the foregoing is a co		ent or arrangement for payment t	o me for representation of
	8/15/2016		/s/ Yisroel Moskovits	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

Buschbacher, Chanel Debtor(s)	Case No		
Desici(c)	Chapter.	Chapter7	
VERIFICATION	N OF CREDITOR MAT	RIX	
The above named Debtors hereby verify that the at	tached list of creditors is true a	and correct to the best of their knowledg	је.
8/15/2016	<u></u>		
	Debtor(s) VERIFICATION The above named Debtors hereby verify that the at	Debtor(s) Chapter. VERIFICATION OF CREDITOR MAT The above named Debtors hereby verify that the attached list of creditors is true at 8/15/2016 /s/ Buschbacher, Company of the second of the secon	Debtor(s) Chapter. Chapter7 VERIFICATION OF CREDITOR MATRIX The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledges.

Signature of Debtor

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Document Page 62 of 72

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , WI 53704 USA

DT CREDIT 4020 E INDIAN SCHOOL RD PHOENIX , AZ 85018 USA

CNAC-IL125 2345 W Jefferson St Joliet , IL 60435 USA

DIVERSIFIED Po Box 1391 Southgate , MI 48195 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622 USA

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502 USA

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353 USA

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068 USA

SOUTHWEST CREDIT SYSTE 5910 W PLANO PKWY STE 10 PLANO , TX 75093 USA

NORTHWEST COLLECTORS 3601 ALGONQUIN RD STE 23 ROLLING MEADOWS , IL 60008 USA WORLD FIN 4108 COVINGTON HWY Decatur, GA 30302 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353 USA

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353 USA

NORTHWEST COLLECTORS 3601 ALGONQUIN RD STE 23 ROLLING MEADOWS , IL 60008 USA

US DEP ED PO BOX 5609 GREENVILLE , TX 75403 USA

Kane County Circuit Clerk 540 South Randall Road Saint Charles , IL 60174 USA

Dupage County Clerk 421 N County Farm Rd, Wheaton , IL 60187 USA

Payday Loan Store 801 N. Pulaski Rd. Chicago , IL 60651 USA

Golden Green Services, LLC 255 E Dania Beach Blvd Ste 222 Dania Beach , FL 33004 USA

PLS 800 Jorie Blvd 2nd Floor Oak Brook , IL 60523 USA

Advocate Sherman Hospital 35134 Eagle Way Chicago , IL 60678 USA Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Document Page 65 of 72

Midwest Bone & Joint Institute 2350 Royal blvd Suite 200 Elgin , IL 60123 USA

ATI Physical Therapy PO Box 371863 Pittsburgh , PA 15250 USA

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$ 1425.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and at tendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills
Motion to Reopen and Avoid Lien \$30.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initials

s <u>Cb</u>____

475938-001 Rev 7/2015

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: August 15, 2016

Client <u></u>

Chanel Ezra Buschbacher

Attorne*y*

Moskevits

475938-001 Rev 7/2015

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Page 68 of 72 Case number (if known) Document Buschbacher Chanel First Name Debtor 1 Middle Name Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." 16. What kind of debts

do you have?	 No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily obtain money for a busines investment. No. Go to line 16c. ✓ Yes. Go to line 17. 	business debts? Business debts are so or investment or through the opera	tion of the business or
17. Are you filing under Chapter 7? Do you estimate that	 No. I am not filing under Chapter 7. Go to line 18. ✓ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? 		
after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	□ No. t ☑ Yes.		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below		ad I declare under panalty of perjury t	hat the information provided is true
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	/s/ Chanel Buschbacher Signature of Debtor 1 Executed on 8/15/2016 MM / DD / YYYY Signature of Debtor 2 Executed on		

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Document Page 69 of 72

		D00	Junioni Tage 0	
Fill in this info	rmation to identify your case:			
Debtor 1	Chanel First Name	Middle Name	Buschbacher Last Name	-
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last Name	—
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	—
Case number (if known)				Check if this is an
Official	Form 106Dec	3		amended filing
			ebtor's Schedu	les 12/15
property by fr 1519, and 357' Part 1: Sig	aud in connection with a b 1. gn Below	ankruptcy case can result	in fines up to \$250,000, or in	ng a false statement, concealing property, or obtaining money or mprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341,
Did you	pay or agree to pay some	one who is NOT an attorne	y to help you fill out bankru	ptcy forms?
✓ No ☐ Yes.	. Name of person		Attach Bankruptcy P Signature (Official Fo	etition Preparer's Notice, Declaration, and orm 119).

Date

MM/DD/YYYY

Date 8/15/2016

MM/DD/YYYY

Filed 08/15/16 Case 16-26116 Doc 1 Entered 08/15/16 13:29:33 Page 70 of 72 Case number (if known) Document Debtor 1 Chanel Middle Name Last Name First Name Within Tyears before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. Date issued MM/DD/YYYY Name Street Number Zip Code State City Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. <u>Buschbacher</u> Signature of Debtor 1 Date Date 8/15/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? **✓** No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Yes. Name of person

Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Document Page 71 of 72

ebtor C	:hanel		Buschbacher	Case number (if
_	irst Name	Middle Name	Last Name	known)
rt 2: L i	st Your Unexpired	Personal Property Lea	ıses	
or any ur	expired personal prop		Schedule G: Executory ases are leases that a	y Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may assume an 5(p)(2).
nexpirea	personal property leas	e il tile trastec doco not ac-		
Descri	ibe your unexpired pers			Will the lease be assumed?
Lessor	's name: Public Storago			□ No ☑ Yes
Descri proper	ption of leased by: storage unit lease			
Lessor	's name:			No Yes
Descri	ption of leased ly:			
	, y sy sy systematic endoughness	And the second section of the second	resources and re	No
Lessor	's name:			Yes
Descri proper	ption of leased ly:	en de la companya de		
Lessor	's name:			No Yes
Descri proper	ption of leased ty:			
Lessor	's name:			□ No □ Yes
Descri proper	ption of leased ty:			
Lesson	's name:			□ No □ Yes
Descri	ption of leased ty:			
Lesso	's name:			No Yes
Descri proper	ption of leased ty:			
	ign Below			
Under	penalty of perjury, I dec	lare that I have indicated m	y intention about any p	property of my estate that secures a debt and any personal property
tnat is	subject to an unexpired	, 10036.		1000
• •	Chanel Buschbacher Lature of Debtor 1		- *	Signature of Debtor 1
Date	8/15/2016 MM/DD/YYYY		1	Date MM/DD/YYYY



Case 16-26116 Doc 1 Filed 08/15/16 Entered 08/15/16 13:29:33 Desc Main Document Page 72 of 72

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Buschbacher, Chanel	Case No	Case No		
	Debtor(s)	Chapter.	Chapter7		
VERIFICATION OF CREDITOR MATRIX The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their kr					
Date:	8/15/2016	/s/ Busonbacher, Chane Buschbacher, Chanel Signature of Debtor	I Charl Bell		